

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

**IN THE MATTER OF:
JULIO A. CRUZ MARCANO
ILIAMARIS LOPEZ RUIZ**

DEBTOR(S)

* **CASE NO.: 13-06637 MCF**
*
*
* **CHAPTER 13**
*

AMENDED CHAPTER 13 PAYMENT PLAN

TO THE HONORABLE COURT:

COMES NOW DEBTOR(S), through the undersigned attorney and most respectfully states and pays as follows:

1. Debtors respectfully submit an Amended Chapter 13 Payment Plan, dated October 8, 2013.
2. This Amended Plan is filed to disclose that the Trustee will not make any disbursement to Reliable Financial, Claim 7, and to include the post-petition arrears with First Bank (payment for September).

WHEREFORE it is respectfully requested from this Honorable Court that notice be taken of the Amended Payment Plan.

CERTIFICATE OF SERVICE: I hereby certify that the foregoing motion has been filed with the Clerk of the court using the CM/ECF system that will electronically notify parties in interest, to Chapter 13 Trustee and US Trustee Office. Non CM/ECF participants that are interested parties will be notified by regular US Postal Service.

In Cayey, Puerto Rico this 8th day of October, 2013.

/s/Miriam A. Murphy Lightbourn
MIRIAM A. MURPHY LIGHTBOURN
USDC 202814
PO BOX 372519.
CAYEY, PUERTO RICO 00737
PHONE: 263-2377; FAX: 738-4667
EMAIL: mamurphyli82@gmail.com

United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. **13-6637****CRUZ MARCANO, JULIO ANGEL & LOPEZ RUIZ, ILIAMARIS**Chapter **13**

Debtor(s)

AMENDED CHAPTER 13 PAYMENT PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: _____

☒ AMENDED PLAN DATED: **10/08/2013**☐ PRE ☐ POST-CONFIRMATIONFiled by: ☒ Debtor ☐ Trustee ☐ Other**I. PAYMENT PLAN SCHEDULE**

\$ **600.00** x **48** = \$ **28,800.00**
 \$ **985.00** x **12** = \$ **11,820.00**
 \$ _____ x _____ = \$ _____
 \$ _____ x _____ = \$ _____
 \$ _____ x _____ = \$ _____

TOTAL: \$ **40,620.00**

Additional Payments:

\$ _____ to be paid as a LUMP SUM
 within _____ with proceeds to come from:

☐ Sale of Property identified as follows:☐ Other:

Periodic Payments to be made other than, and in
 addition to the above:

\$ _____ x _____ = \$ _____

PROPOSED BASE: \$ **40,620.00****III. ATTORNEY'S FEES**

(Treated as § 507 Priorities)

Outstanding balance as per Rule 2016(b) Fee
 Disclosure Statement: \$ **2,689.00**

Signed: **/s/ JULIO ANGEL CRUZ MARCANO**
 Debtor

/s/ ILIAMARIS LOPEZ RUIZ
 Joint Debtor

II. DISBURSEMENT SCHEDULE

A. ADEQUATE PROTECTION PAYMENTS OR \$ _____

B. SECURED CLAIMS:

☐ Debtor represents no secured claims.☒ Creditors having secured claims will retain their liens and shall be paid as follows:1. ☒ Trustee pays secured ARREARS:

Cr. **FIRST BANK** Cr. **FIRST BANK** Cr. _____
 # **Claim 1** # **Post-petition arrears** # _____
 \$ **3,234.00** \$ **404.25** \$ _____

2. ☒ Trustee pays IN FULL Secured Claims:

Cr. **ORIENTAL BANK** Cr. _____ Cr. _____
 # **Claim 9** # _____ # _____
 \$ **23,392.28** \$ _____ \$ _____

3. ☐ Trustee pays VALUE OF COLLATERAL:

Cr. _____ Cr. _____ Cr. _____
 # _____ # _____ # _____
 \$ _____ \$ _____ \$ _____

4. ☐ Debtor SURRENDERS COLLATERAL to Lien Holder:5. ☐ Other:6. ☒ Debtor otherwise maintains regular payments directly to:**FIRST BANK**C. PRIORITIES: The Trustee shall pay priorities in accordance with the law.
11 U.S.C. § 507 and § 1322(a)(2)D. UNSECURED CLAIMS: Plan ☐ Classifies ☒ Does not Classify Claims.1. (a) Class A: ☐ Co-debtor Claims / ☐ Other: _____☐ Paid 100% / ☐ Other: _____

Cr. _____ Cr. _____ Cr. _____
 # _____ # _____ # _____
 \$ _____ \$ _____ \$ _____

2. Unsecured Claims otherwise receive PRO-RATA disbursements.

OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.)

The Trustee will not make any disbursement to Reliable POC 07(third party).

LIFT OF STAY CAR LOAN - RELIABLE AND WILL PAY BY THIRD PARTY RAMON CRUZ MARCANO

Insurance for ORIENTAL BANK collateral w/Universal Insurance Company upon Maturity date.

Late filed claims filed by creditors will receive no distribution. Debtor(s) to provide Adequate Protection Payments to ORIENTAL in the amount of \$52.00 per month for eight months until confirmation.

* "Tax refunds will be devoted each year, as periodic payments, to the plan's funding until plan completion. The plan shall be deemed modified by such amount, without the need of further Court order. The debtor(s) shall seek court's authorization prior any use of funds."

Attorney for Debtor **Miriam A. Murphy Murphy Law Office**Phone: **(787) 263-2377**

CRUZ MARCANO, JULIO ANGEL
URB LA PLATA
F 25 ALEJANDRINA CALLE 7
CAYEY, PR 00736

DTOP
P O BOX 41269
SAN JUAN, PR 00940-1269

RELIABLE FINANCIAL SERVICES
P O BOX 21382
SAN JUAN, PR 00928

LOPEZ RUIZ, ILIAMARIS
URB. LA PLATA
F 25 ALEJANDRINA CALLE 7
CAYEY, PR 00736

FIRST PREMIER BANK
P O BOX 5524
SIOUX FALLS, SD 57117-5524

T MOBILE
P O BOX 248848
OKLAHOMA CITY, OK 73124-8848

Miriam A. Murphy
Murphy Law Office
PO BOX 372519
CAYEY, PR 00737-2519

FIRST BANK
P O BOX 9146
SAN JUAN, PR 00908

VALENTINE & KERBARTAS INC
P O BOX 5804
LAWRENCE, MA 01842

AT & T MOBILITY
P O BOX 5087
CAROL STREAM, IL 60197-5087

GATSBY
ROAD 156 KM 58 HM 8
CAGUAS, PR 00725

CITIBANK NA (SEARS CARD)
UNITED COLLECTION BUREAU INC
5620 SOUTHWYCK BLVD SUITE 206
TOLEDO, OH 43614

GLOBAL CREDIT & COLLECTION CORP
DEPT 2417
P O BOX 101928
BRIMINGHAM, AL 35210

CITIFINANCIAL
300 SAINT PAUL ST BSP 13 A
BALTIMORE, MD 21202-2120

INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
P O BOX 21126
PHILADELPHIA, PA 19114

COOP SAN JOSE
P O BOX 2020
AIBONITO, PR 00705

INTERNATIONAL HOME PRODUCTS
P O BOX 363885
SAN JUAN, PR 00936

CRESCA CORPORATION
PMB 92
P O BOX 71325
SAN JUAN, PR 00936

ISLAND FINANCE
P O BOX 71504
SAN JUAN, PR 00936

CRIM
DEPTO QUIEBRAS
P O BOX 195387
SAN JUAN, PR 00919

LIBERTY CABLE
NUNEZ ROMEU
CAYEY, PR 00736

DEPARTAMENTO DE HACIENDA
DIVISION DE QUIEBRAS
PO BOX 901192
SAN JUAN, PR 00901

ORIENTAL BANK
P O BOX 364745
SAN JUAN, PR 00936